

Form plncf13 – ntcnfp13v27

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 25-13385-VFP
Chapter: 13
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Johnny F. Delgado
34 Navajo Trail
West Milford, NJ 07480

Social Security No.:
xxx-xx-0296

Employer's Tax I.D. No.:

NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on July 9, 2025.

Dated: July 9, 2025
JAN: mcp

Jeanne Naughton
Clerk

In re:
Johnny F. Delgado
Debtor

Case No. 25-13385-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jul 09, 2025

User: admin
Form ID: plncf13

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Total Noticed: 65

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 11, 2025:

Recip ID	Recipient Name and Address
db	+ Johnny F. Delgado, 34 Navajo Trail, West Milford, NJ 07480-3610
520606531	ARS National Services, Inc., 500 La Terraza Boulevard, Suite 330, Escondido, CA 92025-3875
520606528	+ Ancillary Services of Practice Assoc. PA, 1000 Galloping Hill Road, Clark, NJ 07083-7989
520606529	+ Ancillary Services of Practice Assoc. PA, 111 Madison Avenue, Morristown, NJ 07960-6097
520606534	+ Atlantic Health System, Chilton Medical Center, 97 West Parkway, Pompton Plains, NJ 07444-1696
520606549	+ Ellen Sampaio, 34 Navajo Trail, West Milford, NJ 07480-3610
520606553	+ Law Offices of Roger Chavez, Robert Treat Center, 50 Park Place Suite 1104, Newark, NJ 07102-4311
520606559	Radius Global Solutions, LLC, F/K/A Northland Group LLC, 155 Mid Atlantic Parkway, Thorofare, NJ 08086
520606562	State Of New Jersey, Dept. Of Labor & Workforce Development, PO Box 059, Trenton, NJ 08625-0059
520606563	State Of New Jersey, Dept. Of Labor & Workforce Development, 1 John Fitch Plaza, P.O. Box 110, Trenton, NJ 08625-0110

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 09 2025 20:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Jul 09 2025 20:49:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 09 2025 20:56:54	BMW Bank of North America Department, AIS Portfolio Services, LP, 4515 N Santa Fe Ave., Dept. APS, Oklahoma City, OK 73118-7901
520606530	+ Email/Text: legal@arsnational.com	Jul 09 2025 20:49:00	ARS National Services, Inc., D/B/A Associated Recovery Systems, Inc., PO Box 469100, Escondido, CA 92046-9100
520606532	Email/Text: legal@arsnational.com	Jul 09 2025 20:49:00	ARS National Services, Inc., 201 W. Grand Avenue, Escondido, CA 92025-2603
520606526	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 09 2025 21:10:33	American Express, Citibank, NA, 9111 Duke Boulevard, Mason, OH 45040-8999
520606523	+ Email/PDF: bncnotices@becket-lee.com	Jul 09 2025 20:57:38	American Express, PO Box 981537, El Paso, TX 79998-1537
520606525	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 09 2025 21:11:01	American Express, Citibank, NA, Citibank, NA, PO Box 6789, Sioux Falls, SD 57117-6789
520606522	+ Email/PDF: bncnotices@becket-lee.com	Jul 09 2025 21:10:12	American Express, PO Box 297871, Fort Lauderdale, FL 33329-7871
520606524	+ Email/PDF: bncnotices@becket-lee.com	Jul 09 2025 20:58:21	American Express, P.O. Box 30384, Salt Lake City, UT 84130-0384
520606527	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 09 2025 21:10:13	American Express Citi Bank, PO Box 8218, Mason, OH 45040-8218

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520646509	Email/PDF: bncnotices@becket-lee.com	Jul 09 2025 21:21:44	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520606533	+ Email/Text: susan.mculty@atlanticehealth.org	Jul 09 2025 20:48:00	Atlantic Health System, CentraState Healthcare System, 99 Beauvoir Avenue, Summit, NJ 07901-3533
520630240	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 09 2025 21:11:04	BMW Bank of North America, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520660521	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 09 2025 21:10:00	BMW Bank of North America c/o AIS Portfolio Serv, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520606538	Email/PDF: acg.bmw.ebn@aisinfo.com	Jul 09 2025 20:56:55	BMW Financial Services, 5515 Parkcenter Cir, Dublin, OH 43017
520606539	+ Email/PDF: acg.bmw.ebn@aisinfo.com	Jul 09 2025 21:10:06	BMW Financial Services, 1400 City View Drive, Columbus, OH 43215-1495
520606536	+ Email/Text: BarclaysBankDelaware@tsico.com	Jul 09 2025 20:48:00	Barclays Bank Delaware, 125 South West Street, Wilmington, DE 19801-5014
520606537	+ Email/Text: BarclaysBankDelaware@tsico.com	Jul 09 2025 20:48:00	Barclays Bank Delaware, P.O. Box 8801, Wilmington, DE 19899-8801
520606535	+ Email/Text: BarclaysBankDelaware@tsico.com	Jul 09 2025 20:48:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
520606540	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 09 2025 21:10:29	Capital One Bank USA, PO Box 31293, Salt Lake City, UT 84131-0293
520606541	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 09 2025 21:10:22	Capital One Bank USA, NA, P.O. Box 30285, Salt Lake City, UT 84130-0285
520606542	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 09 2025 20:58:18	Capital One, N.A., 1680 Capital One Drive, Mc Lean, VA 22102-3407
520677227	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 09 2025 20:58:24	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520606543	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 09 2025 21:10:02	Citibank, N.A., PO Box 6241, Sioux Falls, SD 57117-6241
520606545	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 09 2025 21:10:03	Citibank, N.A., PO Box 6497, Sioux Falls, SD 57117-6497
520606544	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 09 2025 21:10:23	Citibank, N.A., 5800 South Corporate Place, Sioux Falls, SD 57108-5027
520606548	Email/Text: mrdiscen@discover.com	Jul 09 2025 20:47:00	Discover Bank, P.O. Box 30943, Salt Lake City, UT 84130-0943
520606547	+ Email/Text: mrdiscen@discover.com	Jul 09 2025 20:47:00	Discover Bank, PO Box 70176, Philadelphia, PA 19176-0176
520632635	Email/Text: mrdiscen@discover.com	Jul 09 2025 20:47:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
520606546	+ Email/Text: mrdiscen@discover.com	Jul 09 2025 20:47:00	Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939
520606551	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jul 09 2025 20:48:00	Goldman Sachs Bank USA, 200 West Street, New York, NY 10282-2198
520606550	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jul 09 2025 20:48:00	Goldman Sachs Bank USA, c/o Apple Card, Lockbox 6112 PO Box 7247, Philadelphia, PA 19170-0001
520606552	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jul 09 2025 20:48:00	Goldman Sachs Bank USA, 11850 S Election Road, Draper, UT 84020-6814
520662344	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 09 2025 20:49:00	Jefferson Capital Systems LLC, PO Box 7999, St. Cloud, MN 56302-9617

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520676192	Email/PDF: resurgentbknofications@resurgent.com	Jul 09 2025 21:10:03	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520680441	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 09 2025 21:10:11	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
520680560	+ Email/Text: BKMAIL@planethomelending.com	Jul 09 2025 20:48:00	Planet Home Lending, LLC, 321 Research Pkwy #303, Meriden, CT 06450-8342
520606554	+ Email/Text: BKMAIL@planethomelending.com	Jul 09 2025 20:48:00	Planet Home Lending, LLC, 321 Research Parkway, Suite 303, Meridan, CT 06450-8342
520606556	+ Email/Text: BankruptcyMail@questdiagnostics.com	Jul 09 2025 20:49:00	Quest Diagnostics, Inc., 3 Giralda Farms, Madison, NJ 07940-1027
520606555	^ MEBN	Jul 09 2025 20:48:44	Quest Diagnostics, Inc., PO Box 9000, South Windsor, CT 06074-9000
520606558	+ Email/Text: ngisupport@radiusgs.com	Jul 09 2025 20:48:00	Radius Global Solutions LLC, F/K/A Northland Group LLC, PO Box 390905, Minneapolis, MN 55439-0905
520606557	+ Email/Text: ngisupport@radiusgs.com	Jul 09 2025 20:48:00	Radius Global Solutions LLC, F/K/A Northland Group LLC, 7831 Glenroy Road Suite 250, Minneapolis, MN 55439-3117
520606560	^ MEBN	Jul 09 2025 20:46:51	State Of New Jersey, Dept. Of Labor & Workforce Development, PO Box 951, Trenton, NJ 08625-0951
520606561	^ MEBN	Jul 09 2025 20:46:39	State Of New Jersey, Division Of Law, PO Box 119, Trenton, NJ 08625-0119
520606564	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 09 2025 20:56:46	Synchrony Bank, PO Box 965005, Orlando, FL 32896-5005
520606565	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 09 2025 20:56:47	Synchrony Bank, PO Box 965015, Orlando, FL 32896-5015
520606567	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 09 2025 20:56:55	Synchrony Bank, PO Box 71727, Philadelphia, PA 19176-1727
520606566	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 09 2025 21:36:39	Synchrony Bank, PO Box 71737, Philadelphia, PA 19176-1737
520677419	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 09 2025 20:56:55	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520677122	^ MEBN	Jul 09 2025 20:49:32	Toyota Motor Credit Corporation, P.O. Box 330, Williamsville, New York 14231-0330
520606568	+ Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Jul 09 2025 20:57:06	Wells Fargo, P.O. Box 94435, Albuquerque, NM 87199-4435
520606569	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Jul 09 2025 21:09:57	Wells Fargo Bank, N.A., c/o Card Services, PO Box 393, Minneapolis, MN 55480-0393
520606570	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Jul 09 2025 20:58:27	Wells Fargo Bank, N.A., P.O. Box 10347, Des Moines, IA 50306-0347
520664806	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Jul 09 2025 20:57:08	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 55

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520646510	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

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520646511 * American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520630242 *+ BMW Bank of North America, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 11, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PLANET HOME LENDING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Laura M. Egerman	on behalf of Creditor BMW Bank Of North America laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@magtrustee.com
Roger Chavez	on behalf of Debtor Johnny F. Delgado rchavez@chavezlegal.com rchavez01@aol.com;LawOfficesofRogerChavez@jubilee bk.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5